

New merchant bank offers attractive investment ideas

By Jenab Tutumji
Special to the Jordan Times

AMMAN — A number of Jordanians and Palestinians working in the Gulf have pooled their money and business know-how to form a new merchant bank in Jordan. They believe that their bank and the funds managed by it will be able to attract investment funds that would normally be invested in Europe, a major venue for the funds of expatriate Jordanians and other Gulf Arabs.

The bank, registered as a public shareholding company in July last year, is known as the Finance House (JFH), the new merchant bank, can earn sufficiently high returns here to attract funds that would normally be invested in Europe, a major venue for the funds of expatriate Jordanians and other Gulf Arabs.

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as a holding company and a leasing company, to underwrite share and bond issues, act as a broker, deal in money as well as capital market instruments, manage portfolios and trusts and offer investment consultancy services.

It is also allowed by law to extend medium and long term credit (with six months as a minimum); issue letters of credit and guarantee, subject to the approval of the Central Bank, and act as a foreign exchange dealer.

Local bankers say JFH faces three important questions: is there room on the market for another finance company? By Jordanian standards JFH is overcapitalised: will it be able to earn sufficiently

high returns on its capital in view of the narrow market? And will it be able to put together the right management team and staff in view of the shortage of local talent?

Mr. Hassan feels confident that JFH can earn high returns through the diversification of its investments and operations and the judicious employment of funds. He feels that the way JFH was set up, it can tap the brains and the business contacts of its founding members, which are ample. After getting established in Jordan, he sees many opportunities in the Gulf.

Another founding member, Mr. Ghaleb Yousef Hasweh, a successful businessman, sees ample business opportunities in Jordan and feels that the founding members can bring their entrepreneurial skills and acquired sophistication to bear in identifying and developing such opportunities.

New passport arrangements sought to ease student rush

AMMAN, Aug. 10 (Petra) — The Passport Department will seek the Ministry of Education's cooperation in issuing passports for students about to sit for the General Secondary Certificate Examinations (awjahi) in order to ease the pressure on the department after the students' summer graduation Department Director Mohammad Al Qouda has announced.

He told Petra, the Jordan News Agency, that he hopes the Ministry of Education will respond favourably to the idea which will greatly help it, since such passports will be issued at an early date to avoid routine heavy summer work.

The department normally receives some 30,000 applications for passports following the announcement of awjahi results, in addition to a similar number of applications by citizens going to Mecca for the annual pilgrimage, Mr. Qouda said. At present, he added, the department receives nearly 2,000 applications every day, and this figure covers not only students and pilgrims but also citizens from all over the country, as well as applications for temporary passports for visits to the West Bank and the Gaza Strip.

According to Mr. Qouda, the department issued 12,265 passports last month and collected fees amounting to JD 190,266.

NATIONAL NEWS BRIEFS

Madaba election set for Saturday

MADABA, Aug. 10 (Petra) — Nominations for Madaba's municipal elections were closed today. District Governor Jamal Al Momani said that some 5,073 registered voters will be choosing a new municipal council out of 19 candidates. The election will be held on Saturday at the city's girls' school, and balloting should end at 6 p.m. that day, Mr. Momani said.

CAEU trade seminar planned

AMMAN, Aug. 10 (Petra) — The Council of Arab Economic Unity (CAEU) is organising a seminar on means of promoting trade among Arab Common Market members, to open on Thursday. Participants in the seminar will review working papers prepared by the CAEU's secretariat on trade exchange among the market's member states, and ways of marketing goods produced by these countries within the market and in other Arab states. Delegates from 14 Arab states will take part in the seminar.

Financial administration seminar set

AMMAN, Aug. 10 (Petra) — The Arab Organisation of Administrative Sciences (AOAS) opens a seminar on financial administration in public institutions on Saturday. AOAS Director General Abdullah Al Zo'bi said that the seminar aims at orienting the participants on basic concepts of financial administration and developing their skills in handling financial matters in their institutions and preparing their budgets, as well as following up the implementation of decisions and analysing financial reports. Taking part in the two-week seminar will be delegates, representing public financial corporations in Arab countries.

American research team leaves

AMMAN, Aug. 10 (Petra) — An American research team headed by Mr. Joseph Green today left Amman after a four-day visit in which they met with several senior officials. The team was briefed on Jordan's stand on the Middle East issue, and the best way to achieve a lasting peace in the region.

CAEU team to 2 African states

AMMAN, Aug. 10 (Petra) — A delegation from the general secretariat of the Council of Arab Economic Unity will leave for Sudan and Somalia on Wednesday. The delegation, headed by CAEU Assistant Secretary-General Nasouh Al Barghouti, will discuss topics on the agenda of the 38th session of the council, which will be held in Amman in December. The team will also follow up technical assistance afforded to the two countries by the CAEU.

Currency course for bankers

AMMAN, Aug. 10 (Petra) — A training course on handling foreign exchange for heads of the Housing Bank's various departments opened here today. Forty participants in the course will be lectured on the historical background of foreign exchange, the relationship between the Jordan dinar and foreign currencies, methods used in the foreign exchange market and factors influencing fluctuations in exchange rates.

Supply violators fined

AMMAN, Aug. 10 (Petra) — Thirty-two people have been sentenced to 80 days in prison or a JD 40 fine each for violating supply regulations. One person was also fined JD 50 for charging money after giving a lift in his private car. The military governor today endorsed the sentences.

U.S. envoy presents his credentials



AMMAN, Aug. 10 (Petra) — His Majesty King Hussein received at Raghadan Palace today the credentials of the new American ambassador to Jordan, Mr. Richard Viets. Attending the presentation ceremony were Chief of the Royal Court

Ahmad Al Lawzi, Court Minister Amer Khamash, Acting Foreign Minister Hassan Ibrahim and the King's military secretary, Lt. Gen. Mohammad Idris.

Anniversary present for the King



His Majesty King Hussein receives the director and officers of the Public Security Directorate on Monday. The visitors presented King Hussein with a

commemorative statue to mark the anniversary of his accession to the throne (see story on page 1 - Petra photo)

The right way up



The Jordan Times published these two satellite photos courtesy of the Meteorology Department, showing the Middle East on a clear day (left) and with approaching cloud cover



(right). As the photos were printed upside down due to a mechanical error, they are repeated here today.

2,500 Alia employees to get new housing units

AMMAN, Aug. 10 (Petra) — A ceremony will be held under royal patronage at Marj Al Hamam west of Amman tomorrow to present employees of Alia, the Royal Jordanian Airline, with 387 new housing units.

Altogether 2,500 employees will benefit from the project, which was constructed on 75 dunums of land.

The project has all utilities, including electric, water and telephone services. A sewer network and a wastewater treatment plant will be constructed at a later stage, and the treated water will be used for irrigation, an Alia spokesman said.

The new housing estate, he said, has been provided with a public park, a kindergarten, pharmacy, medical clinics, a swimming pool and a shopping centre.

Alia will also provide the employees and their families with the necessary transportation services, the spokesman added.

The project cost JD 6.5 million and was financed by loans guaranteed by Alia and obtained from the Housing Bank, the Cairo Amman Bank, Grindlays Bank and the Arab Oqari Bank.

Jarrar flies to Beirut meeting on UNRWA work and resources

AMMAN, Aug. 10 (Petra) — The under-secretary of the Ministry of Occupied Territories Affairs, Mr. Abdul Rahim Jarrar, left for Beirut today to take part in a conference of Arab states hosting Palestine refugees.

Participants in the week-long conference, starting today, will discuss a report by Mr. Olof Rydbeck, the commissioner general of the United Nations Relief and Works Agency for Palestine Refugees (UNRWA) which will be submitted to the U.N. General Assembly in its session next month.

The report concerns UNRWA's health, educational and food services for the refugees.

Mr. Jarrar is accompanied by a two-member delegation.

Alia names veterans for North American positions

NEW YORK — Alia, the Royal Jordanian Airline, this week announced that it has appointed Carla Maria Arida as business

travel development manager for North America.

Based at the North America headquarter offices of Alia in New York City, Ms. Arida will provide U.S. and Canadian companies having business interests — or seeking to develop trade — in the Middle East with service and travel assistance.

Before joining Alia, Ms. Arida served for several years in the United Kingdom as commercial director for a London-based travel agency.

Originally from Lebanon, Ms. Arida holds an M.A. degree in anthropology and sociology from the American University of Beirut. A citizen of Mexico, Ms. Arida speaks fluent English, Arabic and French.

The airline also announced the appointment of A. Malcolm White as regional passenger sales manager for the Eastern U.S. based in New York City.

Mr. White, a veteran of 24 years in the airline industry, previously served with a number of leading carriers.

Originally from Nottingham, England, Mr. White currently serves as president, New York Chapter of Skai (the worldwide fraternity of travel industry executives).

Alia, The Royal Jordanian Airline, now operates six Boeing 747 flights each week between New York and Amman, the air travel gateway to the entire Middle East region.

Postgraduate courses to open at U.J. faculties

AMMAN, Aug. 10 (Petra) — The University of Jordan's council of deans today decided to open post-graduate studies at the English language and Shari'a faculties starting the coming academic year.

Altogether 250 students will be accepted in the two faculties, the council said.

Meeting set to review new education plan

AMMAN, Aug. 10 (Petra) — A meeting to study a general education plan for Jordan will be held in Amman soon. Al Ra'i newspaper reported today.

It said that members of the University of Jordan's board of trustees and the royal commissions of Yarmouk and Mu'ta universities will take part in the meeting to review education at various school and university stages.

WHAT'S GOING ON

Festival

* A national festival will be organised by Amman Municipality to mark the occasion of the 29th anniversary of His Majesty King Hussein's accession to the throne. Various painting exhibitions will be held: a handicrafts bazaar will be displayed and the armed forces massed bands will parade the street between Firas Circle and Ministry of Interior Circle, from 5 p.m. to midnight.

Exhibitions

* An exhibition of finds from excavations at Jerash and Tell Mazar is on display from 9 a.m. - 1 p.m., at the University of Jordan museum.

* An exhibition of photos by students of Yarmouk University, at the university's gallery in Irbid.

* Painting exhibition by Iraqi artist Basem Al Sheikh Jawad, at the Holiday Inn hotel in Amman.

* An exhibition of photographs entitled "Countries and Peoples", at the Soviet Cultural Centre, near Third Circle in Jabal Amman.

Videotape programme

* Videotape summary of CBS television news for the past week. The tape will be shown at noon and 4 p.m., at the centre's auditorium, off Third Circle in Jabal Amman.

مركز الأمل

at JD 7 million less than a government scheme

ingenious plan solves pollution problem

By Dina Matar
Special to the Jordan Times

AN — A Jordanian hydrologist at the University of Amman has come up with an ingenious plan to solve the problem of pollution of the King Talal waters at low cost.

Elias Salameh, associate professor at the geology department of the university, has been working on a solution that could be carried out as soon as the preliminary design of the project is completed.

The plan is based on what is called "artificial recharge", which means that the waters from

the dam could be used for irrigation in the Baq'a Valley, and the excess water would then be absorbed by a subterranean layer of clay sandstone found there, and stored as ground water about 50 metres below the earth's surface.

Dr. Salameh says that during this process, the infiltrated water would be purified of bacteria, organisms and viruses, as well as inorganic waste material.

"The clay particles found in the Baq'a Valley are so fine that they will act as filters, and all contaminants would remain on the surface," Dr. Salameh told the Jordan Times.

Trace elements in the water, such as calcium, magnesium, or

even mercury, would also be absorbed by the clay particles and ion exchange would result.

Dr. Salameh explained: "Certain ions would replace the heavy metals found in the water, thus purifying it."

Since the waters would be used for irrigation, certain algal blooms which are a source of eutrophication — mineral enrichment — in the dam's waters would also be filtered. "Actually they will be good fertilisers for the crops to be planted there," Dr. Salameh pointed out.

According to World Health Organisation (WHO) standards, if water flows for 50 days underground, it is purified of bacteria

and other microorganisms, especially when sandstone is available.

At present, the ground aquifer in the Baq'a basin is being used as a source of domestic water for Amman and its suburbs, and the amount of water has been decreasing.

"If the waters of the King Talal Dam could be stored as ground water there, we would ensure a regular water supply for Amman and some other areas as well," Dr. Salameh said, adding that the dam itself would be filled up by rainfall every year.

According to Dr. Salameh, the plan would cost JD 7 million less than the proposed plan of the Water Supply Corporation

(WSC), since no treatment plant would be needed.

"Planners at the WSC intend to build a purification plant near the Baq'a Valley, to purify the dam's waters before using them for domestic purposes," he said.

He believes this proposed plan to be a waste of time and money, and "anyway," he said, "the plant would not work well, since the algae found in the dam's waters would clog the pipes, and work would be stopped."

Besides being less costly, Dr. Salameh says his plan would reduce the possibility of the water's evaporation in the summer, since it would be stored underground. On the other hand,

the water would be kept away from all sources of direct pollution, such as air pollution.

Another current plan to elevate the dam calls for raising the dam and the water level behind it. But Dr. Salameh said, "If my plan is carried out, we would not need to elevate the dam, because water would be carried through pipes and stored underground all through the year."

"I hope that my idea will be given some thought by officials," Dr. Salameh said, "because I am sure that it is completely feasible. It would not only be less costly than other plans, but it would also serve more than one purpose."

Orphan fund investments rise tenfold

By Josephine Mushahwar
Special to the Jordan Times

IN 1972, the Orphans' Treasury was transformed into the Institution for Developing and Expanding Orphans' Funds.

The main reason was that the treasury had operated in a similar fashion to that of a bank. This involved charging interest; and although the goal was identical to that of the present institution — providing profit for orphans — the idea of interest was against Islamic law.

Headed by Chief Islamic Justice Sheikh Ibrahim Qattan, the institution's aim is to invest orphans' money in real estate, buildings and stock, thus providing a steady income for orphans.

"The institution operates on the basis that it will neither interfere with nor offend Islamic law," the chief justice told the Jordan Times. The money, he explained, comes from the orphans themselves and their deceased relatives, although a large sum of money was donated to or invested in the institution some time ago.

The institution has made remarkable achievements. In 1978, a total of JD 1 million was invested in firms, land and buildings. By 1981, the invested sum had grown to JD 10 million.

"At the end of each year, we evaluate our profit, and according to that, a minimum of nine per cent of it is returned to the orphans," Sheikh Ibrahim said. This depends on how much money have they have invested."

At present, there are approximately 14,000 orphans benefiting from their invested funds.

The general manager of the institution Mr. Hajem Al Tal explained the investment and purchase procedures. An executive committee from the institution searches for available real estate, buildings, etc. If the price of a piece of land, for instance, is reasonable for the institution's budget, the committee proposes it

to the board of directors. The board, in turn, studies the advantages or disadvantages of the purchase and decides whether or not to make it.

Chaired by Sheikh Ibrahim, the board includes Mr. Tal, the director of Islamic law and the under-secretary of the Ministry of Awqaf and Islamic Affairs, along with a representative appointed by the minister of Awqaf. The under-secretary of the Ministry of Finance also serves on the board.

The board meets four times a month, and its responsibilities include:

- establishing rules and regulations concerning administration of the institution;
- allocation of a budget with conditions for expenditure;
- decisions concerning which investments are more profitable, and
- appointing annual financial auditors to review the books.

Decisions are made by majority vote. In the case of a draw, the motion is in favour of the chairman's vote.

Mr. Tal said that the institution's property will be re-evaluated this year.

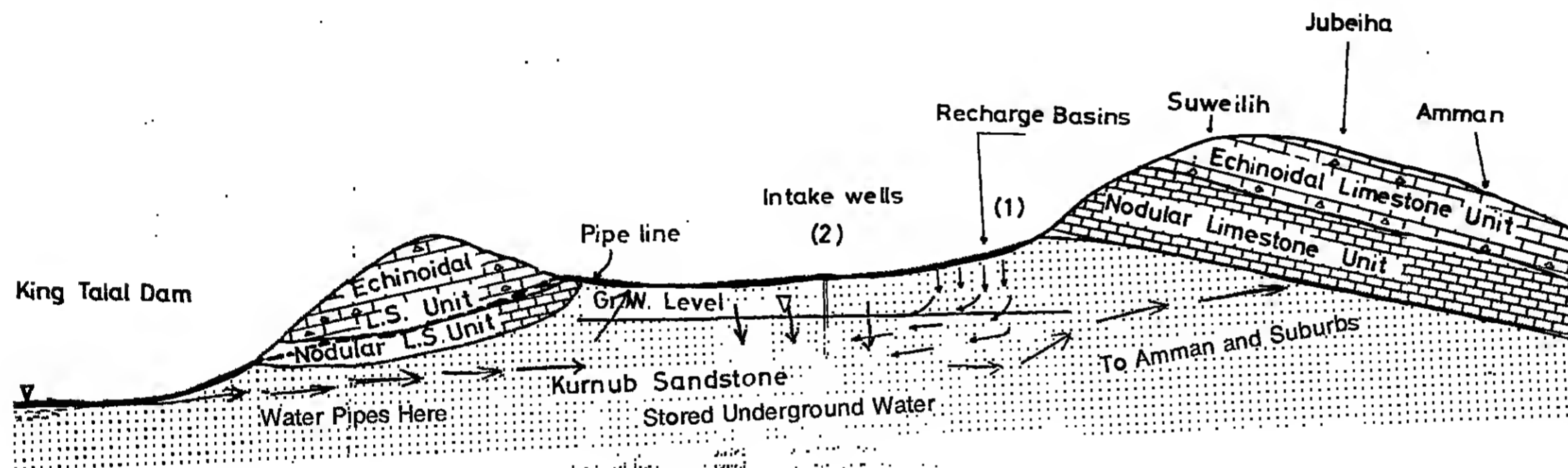
"Once this is done, there will probably be a 30-40 per cent increase in the monetary value of our fixed assets," he predicted.

The basic pattern of investment is 42 per cent of the funds in buildings; 16 per cent in shares, and 12 per cent in real estate. The remaining 30 per cent is kept liquid, to be used for loans or sudden purchases. All funds are deposited in the Central Bank.

Mr. Tal said he was pleased with the rapid development of the institution. He remarked, however, that it had taken strenuous effort to achieve all this.

"This is a humanistic type of work," he said. "It is sensitive, because the money belongs to orphans and one has to be careful in spending. One must have the confidence that even a single filus invested will benefit the orphan."

Baqqa Basin



Dr. Elias Salameh 1981

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مركز الامم

eball strike is over

All-Star game restarts the season

CLEVELAND, Ohio, Aug. 10 — The major League strike, which idled the All-Stars onto the field for the first time since 1933 and broken only in 1945 by world war II.

New York contingent. Much of the NL boozing was directed at two Pittsburgh Pirate players — second baseman Phil Garner, a member of the players' negotiating team when the contract settlement was reached, and right fielder Dick Parker.

The first ball was thrown out by U.S. Vice President George Bush following a spectacular fireworks display.

Before it was settled after 50 days, the strike cancelled 593 major League games and forced postponement of the All-Stars game originally scheduled for July 14.

When the settlement ending the

erboat championship for Italian

Austria, Aug. 10 (A.P.) — Giovanni Fiorenza of Italy yesterday won the World Powerboat Championship, Class 'B' (up to 350 hp) in a series of protests that deprived his countryman

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GOVERN BRIDGE

HARLES H. GOREN 681 by Chicago Tribune

West vulnerable, North

NORTH AKJ42 AQ A952 Q74 EAST AQ A74 743 886 AKJ9865 SOUTH 1073 KJ109532 Q10 13

East South West 2 Pass 4 Pass Pass 5 lead: Five of ♠.

of the best-played to have crossed our this example from the to select the British for last year's Olym-South was a young star, Roman Smolski. a North showed at a tolerance for hearts is bid of two no trump, elected to gamble on art game. West made, the norad of the ten of clubs, er would have had few una. Unfortunately for West hit upon the dummy opening of a

low spade. Declarer played the king from dummy and, when the queen dropped, declarer was in a parlous state—looking at all four hands, it seems that declarer must lose a trump, a diamond, a club and a spade ruff, since he has no quick entry to his hand to draw trumps.

However, declarer was not about to give up. At trick two he led a low club from the table. East could have defeated the contract had he played low—West would win the ten, give East a spade ruff, and a diamond shift by East would allow the defenders to score two more tricks. But East inserted the jack of clubs—and we must confess that we would probably have done the same. He shifted to a diamond, and the ten was covered by the jack and won by the ace.

Now declarer found a second brilliancy in the hand. He led the queen of clubs from dummy and, when East covered with the king, declarer did not ruff. Instead, he discarded his remaining diamond. There was now no way that East could get to West for a spade ruff.

East tried by leading a third club, but declarer ruffed high and led a trump to the queen and ace. East played another club, but declarer again ruffed high, and his remaining hearts were just good enough to draw the outstanding trumps, after which declarer could claim his contract.

A major triumph for Nelson in the PGA golf

ATLANTA, Aug. 10 (A.P.) — Larry Nelson patiently got together a front-running 71 and scored the first major triumph of his unusual golf career. A convincing, 4-stroke victory captured the 63rd PGA National Championship.

The quiet little man trailed by a happily-shouting mob of friends, neighbours and relatives, led by at least three shots throughout the steamy, southern summer day and won it with a 213 total, seven strokes under par on the long, difficult Atlanta Athletic Club course.

The victory, Nelson's fifth in three seasons, was worth \$6,000 from the total purse of \$400,000, perhaps more important, gave him a spot on the American Ryder Cup team which will play the best from Europe in London this fall. The last spot on the 12-man team had been left open for the PGA champion.

Nelson, 33, really wasn't threatened seriously. He started in front, stayed in front, and finished in front.

The would-be challengers made it relatively easy for the former illustrator for a nearby aircraft plant. No one in a position to make a run at him was able to do so.

With a 4-shot lead over Fuzzy Zoeller, Nelson missed the green in deep rough and Zoeller, playing with him, put the ball on the flag. A 2-stroke swing, which could cut the lead in half with the very tough holes remaining — seemed very possible.

Nelson came out of the rough with a fine little chip to about four feet. Zoeller got his hirie, from

about 2 metres. But Nelson, unshaken and steady as ever, dropped in the par putt that left him with a 3-shot margin with three holes to play.

Two holes later, on another par-3, it was all over. Zoeller, former Masters champion, missed the green and bogeyed. Nelson dropped a 1.5 m par putt and went to the final hole with a 4-shot lead.

When he holed out the last putt, the poker-faced, unemotional Nelson finally flashed a smile and tipped his white cap.

Zoeller claimed second alone with a 1 and a 277 total, 3-under-par.

Defending champion Jack Nicklaus, a distant eight strokes back when the day started, lost his chances for a record sixth PGA title when he went 2-over-par for the day after only four holes.

Nicklaus, however, played the best in 35 and finished with a 69 that left him at 219. Warmly applauded as he walked off the 18th green, Nicklaus threw his ball into the gallery, took a few steps, then tossed his glove to the crowd. He was smiling as he left the green, but, for the second time in his unmatched career, he now has gone 12 months without winning and has taken only two titles in the last three years.

He was tied for fourth with Bruce Lietzke, Bob Gilder, Keith Fergus, Tom Kite, Osao Aoki of Japan, and Greg Norman, the hard-hitting Australian who also played well in both the Masters and U.S. Open.

Gilder closed up with a 66. Lietzke, winner of three titles earlier this year, and Fergus each had a 68. Aoki matched par 70.

THE BETTER HALF. By Vinson



"Relax, Harriet, We're just practicing for the lodge magic show."

JUMBLE THAT SCRAMBLED WORD GAME

Word game section with scrambled words: LEWNY, GILUT, NETTAX, FIFRAM. Includes a cartoon of a mouse and instructions to unscramble the words.

Duran is hunting for Leonard

CLEVELAND, Aug. 10 (A.P.) — Not to take anything away from Nino Gonzalez, but before the television lights had dimmed Roberto Duran's thoughts turned to an old boxing nemesis.

"I want Leonard next," Duran said after taking a unanimous 10 round junior middleweight decision over Gonzalez last night.

The Gonzalez fight marked Duran's return to the ring. Nine months after he quit in his second fight against Leonard and surrendered his World Boxing Council welterweight championship. His next fight is set for Sept. 26, according to promoter Don King, but the opponent has not been selected.

Then Duran can think about hunting Leonard again. "I came back in the ring to fight Sugar Ray Leonard because he owes me that," Duran said. "He didn't defeat me. When I go into the ring I go to fight. Not to play."

The 30-year-old Duran said of his comeback. "I'm happy with the way I fought, but remember, I haven't fought for nine months, so I have to take my time. I could not press him too much." Duran said the victory was not an easy one.

U.S. dominates world elite wrestling

COLORADO SPRINGS, Aug. 10 (A.P.) — The United States dominated nine other nations to win top honors in both divisions of the World Elite Wrestling Championships.

The meet, which ended today, featured top 15-to-18-year-old wrestlers competing in Greco-Roman and Freestyle divisions.

Six Americans won gold medals in the freestyle class, led by 87 kg Todd Wyckoff of the U.S., who went through his division unbeaten to take the gold medal.

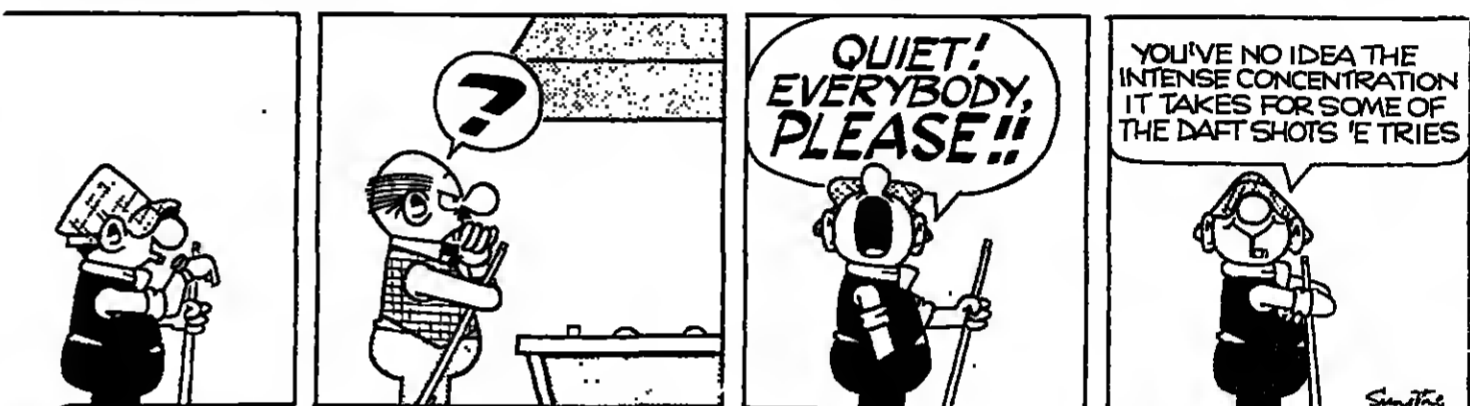
Other freestyle winners were Komor Vinod, in the 48 kg class. Serge Mas, France, (52.1 kg), James Jordan, U.S., (55.7kg), Marc Sprague, U.S. (59.8 kg), Scott Dunvan, U.S., (64.8 kg), John Dehart, U.S., (69.8 kg), Toth Gabor, Hungary, (74.8 kg), Paul Diekel, U.S., (80.7 kg), and Bogdan Postic, Yugoslavia, (unlimited).

The U.S. team captured the team title in the freestyle division with 93 points, followed by Canada-34, India and Austria-21, Puerto Rico-20, Switzerland-15, France-12, Italy-8, Yugoslavia-7.

Peanuts



Andy Capp



Mutt 'n' Jeff



THE Daily Crossword by Kathryn Righter

Crossword puzzle grid with clues for Across and Down words.

Large crossword puzzle grid with numbers indicating starting positions for clues.

